In the claims:

1. (presently amended) A data-collection system for collecting data about a user through monitoring user interaction on a data-packet-network comprising:

a proxy server connected to the data-packet-network for providing proxy services and for ~~actively~~ monitoring user access and ~~interaction~~ post-access online user activity and transactions associated with ~~those~~ the proxy services;

a dedicated server interface connected to the data-packet-network for providing user access to the proxy services; and

a software application running on the proxy server for collecting and storing data obtained as a result of the monitored active user-interaction with the proxy services.

2. (original) The data-collection system of claim 1, wherein the data-packet-network is the Internet network.

3. (original) The data-collection system of claim 2, wherein the proxy server and a dedicated server interface are maintained by a same service-providing entity.

4. (original) The data-collection system of claim 3, wherein the dedicated server interface is dedicated to providing cobrand services to users of a cobrand partner.

5. (original) The data-collection system of claim 4, wherein the proxy services includes a data-collection, aggregation, and summary service.

6. (original) The data-collection system of claim 5, wherein there are a plurality of dedicated server interfaces, individual ones of such interfaces dedicated to individual ones of a plurality of participating cobrand partners.

7. (presently amended) The data-collection system of claim 6, wherein the software application collects demographic data, account-information data, and on-line <u>user</u> behavior data.

8. (original) The data-collection system of 7, wherein the collected data about a user is used to construct a multifaceted user profile.

9. (original) The data-collection system of claim 8, wherein the data-collection is performed in an entirely automated fashion.

10. (original) The data-collection system of claim 9, wherein additional data obtained through non-automated method is added to the data collected automatically in order to increase the scope of a multifaceted user profile.

11. (original) The data-collection system of claim 10, wherein assembly of the multifaceted user profile is automated.

12. (original) The data-collection system of claim 11, wherein the assembled multifaceted user profile is periodically updated in automated fashion.

13. (presently amended) A method for collecting, storing, and utilizing data related to a user interacting with proxy services on a data-packet-network comprising the steps of:

     (a) monitoring all user <u>access and post-access online user</u> activity and transactions associated with interactive use of the proxy services;

     (b) parsing applicable data resulting from the user activity and transactions;

(c) recording the applicable data in a secure an organized fashion; and

(d) incorporating the recorded data for the purpose of creating a multifaceted user profile.

14. (original) The method of claim 13, wherein the data-packet-network is the Internet network.

15. (original) The method of claim 14 wherein in step (a), transactions include purchases, site registrations, and orders for summary data.

16. (original) The method of claim 15 wherein in step (a), user activity includes activity at an interfacing server.

17. (original) The method of claim 16 wherein in step (c), applicable data is recorded to a data repository external to the server recording the data.

18. (original) The method of claim 17 wherein in step (c), applicable data is recorded to a data repository held within the server recording the data.